



Order Filed on December 9, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Creditor

In re:

Alice A. Wray

Debtor.

Chapter 13

Case No. 19-18716-ABA


Hearing Date: December 8, 2020

Judge Andrew B. Altenburg Jr.

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 9, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Alice A. Wray
Case No.: 19-18716-ABA
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT**

THIS MATTER having been opened to the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for MEB Loan Trust IV (“Creditor”), whereas the post-petition arrearage was \$14,085.08 as of December 7, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **235 Maple Avenue West, Wildwood, NJ 08260** (“Property”) provided that the Debtor complies with the following:

- a. The Debtor shall pay directly to Creditor the entire post-petition arrearage in the amount \$14,085.08 on or before December 15, 2020; and
- b. Resume making the ongoing contractual payments directly to Creditor on or before January 3, 2021 and continuing thereon as each payment becomes due; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a proposed order lifting the automatic stay imposed under 11 U.S.C. § 362(a)

and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

STIPULATED AND AGREED:

/s/ Brian S. Thomas

Brian S. Thomas, Esq.
327 Central Ave
Suite 103
Linwood, NJ 08221
Counsel for Debtor

/s/Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

In re:
Alice A. Wray
Debtor(s)

Case No. 19-18716-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 09, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db	+ Alice A. Wray, 235 West Maple Avenue, Wildwood, NJ 08260-2307

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@rasflaw.com
Brian S. Thomas	on behalf of Debtor Alice A. Wray brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for MEB LOAN TRUST IV bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 09, 2020

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8